



Attorney Docket No. 663/35631
PATENT

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U.S. PATENT AND TRADEMARK OFFICE

AF/3624
#15
9/1/03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Adcock et al.
Serial No.: 09/254,148
Filed: June 11, 1999
For: AUTOMATIC ELECTRONIC FUNDS TRANSFER SYSTEM AND METHOD

Art Unit: 3624
SEP 23 2003
Examiner: Akers, Geoffrey R.

REQUEST FOR RECONSIDERATION AFTER FINAL

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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SEP 25 2003
GROUP 3600

Sir:

In response to the final Office Action dated September 12, 2003, Applicant requests reconsideration of the rejection.

REMARKS

Claims 1-56 stand rejected as unpatentable under 35 U.S.C. § 103 over Rose et al. (US 5,757,917) in view of Gifford (US 5,724,424), Melen et al. (US 5,956,391) and newly cited Shkedy (US 6,260,024). Applicant would like to bring to the examiner's attention that the Shkedy reference was filed December 2, 1998. The present application was filed February 26, 1999. This application is a § 371 National Stage of PCT/AU97/00548 filed August 27, 1997. It also claims priority to Australian Application PO 2011 filed August 29, 1996. Under 35 U.S.C. § 365, the present "national application shall be entitled to the right of priority based on a prior filed international application which designated at least one country other than the United States." Therefore, the effective date of the present application, for purposes of examination, is August 29, 1996. Thus, the rejection is inappropriate, and the claims are allowable thereover.

For the reasons stated above, Applicant respectfully requests that the final Office Action be withdrawn and that the present application be passed to issue.

It is respectfully requested that, if necessary to effect a timely response, this paper be considered as a Petition for an Extension of Time sufficient to effect a timely response and